

UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Sharon Christine Garman fka Sharon Christine  
Ward  
William Douglas Garman  
Debtors

First Guaranty Mortgage Corporation,  
its successors and/or assigns  
Movant

v.

Sharon Christine Garman fka Sharon Christine Ward  
William Douglas Garman  
Respondents

and

Jeffrey J. Sikirica, Trustee  
Additional Respondent

BK. NO. 17-23742-JAD

CHAPTER 7

Related to Docket # 15

**DEFAULT O/E JAD**

**ORDER MODIFYING SECTION 362 AUTOMATIC STAY**

AND NOW, this 1<sup>st</sup> day of December, 2017, at Pittsburgh, upon Motion of First Guaranty Mortgage Corporation, it is

**ORDERED THAT:** The Motion is granted and the Automatic Stay of all proceedings, as provided under Section 362 of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (The Code), 11 U.S.C. Section 362, is hereby modified with respect to the subject premises located at 512 Bellwood Avenue, Monroeville, PA 15146 ("Property"), so as to allow Movant, its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.



United States Bankruptcy Judge  
Jeffery A. Deller

FILED  
12/1/17 9:44 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

Sharon Christine Garman fka Sharon Christine Ward  
512 Bellwood Avenue  
Monroeville, PA 15146

William Douglas Garman  
512 Bellwood Avenue  
Monroeville, PA 15146

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**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
William Douglas Garman  
Sharon Christine Garman  
Debtors

Case No. 17-23742-JAD  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2017.

db/jdb +William Douglas Garman, Sharon Christine Garman, 512 Bellwood Avenue,  
Monroeville, PA 15146-3912

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 03, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2017 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Duquesne Light Company acarr@bernsteinlaw.com,  
acarr@ecf.courtdrive.com; cwirick@ecf.courtdrive.com  
David A. Rice on behalf of Joint Debtor Sharon Christine Garman ricelaw1@verizon.net,  
lowdenscott@gmail.com  
David A. Rice on behalf of Debtor William Douglas Garman ricelaw1@verizon.net,  
lowdenscott@gmail.com  
James Warmbrodt on behalf of Creditor First Guaranty Mortgage Corporation  
bkgroup@kmlawgroup.com  
Jeffrey J. Sikirica trusteesikirica@consolidated.net, PA59@ecfcbis.com  
Keri P. Ebeck on behalf of Creditor Byrider Finance, LLC d/b/a CNAC kebeck@weltman.com,  
jbluemle@weltman.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 7